

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: James Simmons  
Keisha Simmons fka Keisha Hoskins-Simmons  
Debtor(s)

vs.

Wilmington Savings fund Society, FSB, not in its  
individual capacity, but solely as trustee of NYMT Loan  
Trust I

Respondent

CHAPTER 13

CASE NO. 19-01991 RNO

BANKRUPTCY

**RESPONSE OF WILMINGTON SAVINGS FUND SOCIETY DBA CHRISTIANA TRUST, NOT  
INDIVIDUALLY, BUT SOLELY AS TRUSTEE FOR NYMT LOAN TRUST I TO DEBTORS'  
MOTION TO INCUR DEBT POST-PETITION**

Respondent, Wilmington Savings Fund Society dba Christiana Trust, not individually, but solely as Trustee for NYMT Loan Trust I, by and through its counsel, KML Law Group, P.C., hereby responds to the Debtors' Motion to Incur Debt Post-Petition as follows:

1. Respondent's loan is secured by a mortgage on Debtors' Property located at 33 Fairway Drive, Marshalls Creek, PA 18335.
2. The proposed order calls for Respondent's loan to be re-financed without any reference or requirement of Respondent's loan being paid in full.
3. Respondent files this limited objection to Debtor's Motion to Incur Post-Petition Debt as Debtor's proposed Order does not provide for Respondent's loan to be paid in full at the time of re-financing, subject to a proper payoff quote.

Wherefore, Respondent respectfully requests that Debtor's Motion be denied.

**/s/ Rebecca A. Solarz, Esquire**

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Date: March 17, 2021